

Fill in this information to identify your case:

Debtor 1	Selma	E.	Garrett
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Eastern District of Pennsylvania		
Case number (if known)	24-12152		

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Child

35

No. Yes.

No. Yes.

No. Yes.

No. Yes.

No. Yes.

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. **\$1,232.42**

If not included in line 4:

4a. Real estate taxes

4a. **\$0.00**

4b. Property, homeowner's, or renter's insurance

4b. **\$0.00**

4c. Home maintenance, repair, and upkeep expenses

4c. **\$0.00**

4d. Homeowner's association or condominium dues

4d. **\$0.00**

Debtor 1

Selma	E.	Garrett
First Name	Middle Name	Last Name

Case number (*if known*) **24-12152**

Debtor 1

Selma E. Garrett
First Name Middle Name Last Name

Case number (if known) **24-12152**

21. **Other.** Specify: _____

21. + _____ **\$0.00**

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. _____ **\$3,160.42**

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. _____ **\$0.00**

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. _____ **\$3,160.42**

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from *Schedule I*.

23a. _____ **\$3,993.39**

23b. Copy your monthly expenses from line 22c above.

23b. - _____ **\$3,160.42**

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. _____ **\$832.97**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.
 Yes.

Fill in this information to identify your case:

Debtor 1	<u>Selma</u>	<u>E.</u>	<u>Garrett</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Eastern District of Pennsylvania</u>		
Case number (if known)	<u>24-12152</u>		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of person _____ Attach *Bankruptcy Petitioner's Notice, Declaration, and Signature (Official Form 119)*.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

 /s/ Selma E. Garrett
Selma E. Garrett, Debtor 1

Date 04/22/2025
MM/ DD/ YYYY